


Get a home that’s truly yours!
IT’S EASY WITH RCBC

HOME LOAN

-  **Maximum Loan Amount**
Get up to 80% of the appraised value.
-  **Flexible Terms**
Customize your payment plan--up to 30 years.

HOME LOAN PLUS

-  **Maximum Loan Amount**
Get up to 80% of the appraised value.
-  **Flexible Terms**
Customize your payment plan--up to 30 years.

 **Automatic Fire Insurance Coverage**
Protect your home with fire insurance coverage from Malayan Insurance Co., Inc. at 0% monthly installments throughout your loan.

*Minimum Loan Amount for Home Loan Plus is Php1Million.
Home Loan Plus is only available for acquisition of house and lot, townhouse, condominium, and take-out of existing loan.

 Visit www.rcbc.com/home-loans to learn more

Got questions? Visit any RCBC branch, and our experts will be happy to provide customized solutions just for you.

HOME LOAN APPLICATION FORM

QUALIFICATIONS

- At least 21 years old upon application and at most 70 years old (self-employed and employed) upon loan maturity.
- Filipino or Filipino with dual citizenship or foreign national married to a Filipino citizen.
- Permanently employed locally for at least 1 year or OFW who has worked abroad for at least 2 consecutive years.
- If self-employed, locally registered business must be in profitable operations for the past 2 years.
- Minimum loan amount of Php1million for acquisition of house and lot, vacant lot, condominium unit or townhouse.
- Minimum loan amount of Php500,000 for multi-purpose and Php300,000 for other purposes.

DOCUMENT CHECKLIST

- ☐ Completely filled-out application form
- ☐ 1 valid government-issued ID

If locally employed:

- ☐ Certificate of Employment and Compensation
- ☐ Payslips (Latest 3 months)
- ☐ Latest Income Tax Return (ITR)

If self-employed:

- ☐ Business registrations such as local permits, DTI, SEC and GIS
- ☐ Audited financial statements and ITR for the last 2 years
- ☐ Bank Statements (Latest 3 months)
- ☐ Business Profile
- ☐ List of suppliers and customers with contact numbers

If OFW:

- ☐ Notarized/Consularized Special Power of Attorney (SPA) once approved
- ☐ 1 valid government-issued ID of Attorney-in-Fact (AIF)
- ☐ Latest Certificate of Employment with Compensation or Certificate of Contract of Employment registered with POEA or Seaman's Certificate
- ☐ Proof of Remittances (Latest 3 months)

Collateral Documents:

- ☐ Photocopies of TCT and Tax Declaration (on land and/or improvement only)
- ☐ Approved Lot Plan with Location Map or Subdivision Map or Barangay/Index Tax Map
- ☐ Building plan/floor plan/perspective plan/bill of materials signed by licensed Architect or Engineer (for construction)
- ☐ Latest Statement of Account (for loan take-out and acquisition from developers)
- ☐ History of payment (for loan take-out)
- ☐ Appraisal Fee (non-refundable)
- ☐ Contract to Sell/Reservation Agreement for Acquisition from developer
- ☐ Latest Statement of Account (for loan take-out and acquisition from developers)
- ☐ History of Payment (for loan take-out)

I am applying for ☐ HOME LOAN ☐ HOME LOAN PLUS
Are you a Hexagon Club Member? ☐ Yes ☐ No

Who referred you to RCBC? _____ Relationship to referrer: _____

Do you have any relatives working at RCBC? ☐ Yes ☐ No

If yes, kindly provide: Name: _____ Relationship: _____

HOME LOAN DETAILS

Amount Requested _____

Loan Term _____

Date _____

Loan Purpose

- ☐ Acquisition of residential property
- ☐ Construction/Renovation/Expansion
- ☐ Multi-purpose financing
- ☐ Loan take-out
- ☐ Reimbursement

Property Type

- ☐ Detached/Townhouse
- ☐ Shop/Commercial property
- ☐ Condominium
- ☐ Lot only
- ☐ House and lot

Selling Price/TCP/Appraised Value _____

BORROWER'S DATA

Name _____

Date of Birth _____

Country of Birth _____

City of Birth _____

Present Address _____

Zip Code _____

- ☐ Owned (mortgaged)
- ☐ Owned (not mortgaged)
- ☐ Living with Family

- ☐ Company provided
- ☐ Rented
- Length of stay: _____

Permanent Address _____

☐ Same as present address

Phone No. _____

Mobile No. _____

Email Address _____

Gender _____

☐ Male

☐ Female

Civil Status _____

☐ Single

☐ Married

☐ Widowed

☐ Separated

Citizenship _____

No. of Dependents _____

Employment Type _____

☐ Employed

☐ Self-employed

☐ Private

☐ Business

☐ Government

☐ Professional

☐ NGO

Occupation/Rank _____

☐ Rank & File to Middle Management

☐ Retired/Pension

☐ Senior Management

☐ Others: _____

☐ Politician

☐ OFW

Source of Funds _____

☐ Salary/Compensation

☐ Remittance

☐ Business

☐ Others: _____

☐ Inheritance

☐ Pension

Employer/Business Name _____

Tenure _____

Office Address _____

Nature of Employment/Business _____

Office Phone No. _____

Previous Employment _____

Position _____

Tenure _____

Monthly Income _____

No. of Cars Owned _____

Mortgaged? ☐ Yes ☐ No

Beneficial Owner _____

CO-BORROWER'S DATA/SPOUSE

Name _____

Date of Birth _____

Country of Birth _____

City of Birth _____

Present Address _____

Zip Code _____

- ☐ Owned (mortgaged)
- ☐ Owned (not mortgaged)
- ☐ Living with Family

- ☐ Company provided
- ☐ Rented
- Length of stay: _____

Permanent Address _____

☐ Same as present address

Phone No. _____

Mobile No. _____

Email Address _____

Gender _____

☐ Male

☐ Female

Civil Status _____

☐ Single

☐ Married

☐ Widowed

☐ Separated

Citizenship _____

No. of Dependents _____

Employment Type _____

☐ Employed

☐ Self-employed

☐ Private

☐ Business

☐ Government

☐ Professional

☐ NGO

Occupation/Rank _____

☐ Rank & File to Middle Management

☐ Retired/Pension

☐ Senior Management

☐ Others: _____

☐ Politician

☐ OFW

Source of Funds _____

☐ Salary/Compensation

☐ Remittance

☐ Business

☐ Others: _____

☐ Inheritance

☐ Pension

Employer/Business Name _____

Tenure _____

Office Address _____

Nature of Employment/Business _____

Office Phone No. _____

Previous Employment _____

Position _____

Tenure _____

Monthly Income _____

No. of Cars Owned _____

Mortgaged? ☐ Yes ☐ No

Beneficial Owner _____

ADDITIONAL INFORMATION FOR SELF-EMPLOYED

Type of Business	Major Customers	Contact Number	Major Suppliers	Contact Number
<input type="checkbox"/> Corporation				
<input type="checkbox"/> Partnership				
<input type="checkbox"/> Sole Proprietorship				

ADDITIONAL FINANCIAL INFORMATION

Are you an existing depositor of RCBC? ☐ Yes ☐ No

Bank Accounts	Branch	Account Type and Number	Balance
Bank			

Are you a previous/existing loan client of RCBC? ☐ Yes ☐ No

Existing Loans	Type of Loan	Loan Amount	Monthly Amortization	Date Granted	Maturity Date
Financial Institution					

Credit Cards	Credit Card Number	Year Granted	Credit Limit
Credit Card Company			

PERSONAL REFERENCES

Borrower warrants that the persons listed as personal references were informed of this loan application.

Name	Address	Relationship	Contact Number

Are you going to appoint an Attorney-In-Fact (AIF) to sign or execute loan documents in your behalf? ☐ Yes ☐ No

Name of AIF	Contact Number/s	Date of Birth
Relationship	Address	

UNDERTAKING CLAUSE
I/We hereby certify that all information in this application is correct and complete. Should any of the information provided and documents I/we submitted prove to be false, the Bank may terminate any loan or accommodation and have the right to demand immediate payment of obligation.
In case of disapproval, the borrower understands that RCBC is under no obligation to disclose the reason for such disapproval

PROCESSING OF INFORMATION
I/We hereby authorize the Bank to obtain and verify such information as the Bank may require concerning the statements made in this application and that the sources from which the Bank may apply for such information are hereby authorized to provide the Bank the same. I/We hereby authorize the Bank or its duly authorized personnel to disclose my/our information to any office, branch, subsidiary affiliate, agent, and representative of the Bank and third parties selected by any of them, wherever situated, and use in connection with the provision of any service/product relating to my/our account/s including data profiling, processing, monitoring, reviewing, reporting, storing, statistical and risk analysis purposes. I/We hereby agree that all my/our personal data may be processed and disclosed to government authority (foreign or domestic) in compliance with the rule, ordinance, order, decree, directive, requirement, statute, law, constitution, regulation or other government restriction or any similar form of decision of, or determination of any of the foregoing by, any national, regional, or local government or political subdivision, commission, authority, tribunal, agency, or entity of the Republic of the Philippines or a foreign country, as may be applicable. I/We hereby agree to waive, to the extent allowed by the law, the confidentiality of my/our personal information regarding my/our bank accounts, deposits and other credit information in order to ascertain my/our eligibility to avail credit. I/We understand that the Bank is committed to ensuring the confidentiality of my/our information under Republic Act No. 1405 or the "Bank Secrecy Law," Republic Act No. 8791 or the "General Banking Law of 2000," Republic Act No. 6426 or "The Foreign Currency Deposit Act", Republic Act No. 10173 or "Data Privacy Act", and any other law applicable and will exert reasonable efforts to protect against its unauthorized use or disclosure.

RETENTION
I/We hereby agree and authorize the Bank to retain the information collected during the application as well as for the duration of the relationship or services with the Bank/Financial institution for a period of ten years from such termination until final conclusion of any requirement of obligation, dispute or action, in accordance with the Data Privacy Act and its implementing rules and regulations.

CONSENT FOR CROSS-SELLING, PROMOTIONS AND REFERRAL
I/We: ☐ Agree ☐ Disagree to authorize the Bank to a) collect and use my/our information and where permitted by law, share it between YGC, its subsidiaries and affiliates to identify and inform me/us of products and services provided by YGC, its subsidiaries and affiliates that may be of interest to me/us; and b) collect and use my/our information to promote the products and services of select third parties that may be of interest to me/us. I/We understand that if I/we do refuse or withdraw my/our consent to a) and/or b), it will not affect my/our eligibility to avail credit.

CONSENT FOR RCBC CREDIT CARD APPLICATION WITH THIS HOME LOAN APPLICATION
I/We understand that this application shall be subject to the Terms and Conditions governing the issuance and use of the RCBC Credit Card and the approval and issuance of the RCBC Credit Card shall be subject to the sole discretion of RCBC following its applicable credit and underwriting policies.

BY SIGNING BELOW, I/WE AGREE TO:
(i) Apply for the issuance of an RCBC Credit Card to the Principal borrower (ii) Submit the documents required by RCBC in connection with my/our application herein.

☐ No, I am not availing a RCBC Credit Card

DISCLOSURE AND TRANSPARENCY
During the pre-contractual stage, the Client shall be provided appropriate and sufficient disclosure as well as time to review the financial product or service including digital financial product or service. All information related to fees, charges, interest, as well as the standard terms and conditions on any financial product or service shall be disclosed to and be easily accessible to the Client through various kinds of communication channels including all digital channels. This information related to the financial product or service shall also be available to the public through printed materials, mass media websites or digital platforms and which should be clear, concise, accurate, understandable and not misleading.

Signature of Borrower/Mortgagee Over Printed Name	Date Signed	Signature of Spouse Over Printed Name	Date Signed
TIN # _____	SSS/UMID # _____	TIN # _____	SSS/UMID # _____
For bank use only			
I/We attest that all the stipulations above were discussed and explained in detail to the Borrower/Mortgagor _____			
Received and Checked by: _____		Date _____	
Bank Officer Signature over printed name		Date	

We have all kinds of loans to match your needs.

IT'S EASY WITH RCBC



Apply for a loan today

Visit www.rcbc.com/home-loans to learn more



(02) 8877-7222

For Domestic Toll Free: 1-800-10000-7222

(Accessible only for PLDT landlines). For non-PLDT subscribers dial (02) 8877-7222 (regular toll rates will apply)



loans_customercare@rcbc.com



RCBCGroup



askRCBC

For inquiries, please contact:

Supervised by:



BANGKO SENTRAL NG PILIPINAS

RCBC Customer Care | 8877-7222 | customercare@rcbc.com
BSP Financial Consumer Protection Department | (02) 8708-7087 | ConsumerAffairs@bsp.gov.ph
Retail Commercial Banking Corporation (RCBC) is regulated by the Bangko Sentral ng Pilipinas (BSP).
Deposits are insured by PDIC up to Php1,000,000 per depositor.

BandNet



HOME LOAN &
HOME LOAN PLUS